

Date: _____

Bank Address: _____

Attention: Insurance/Compliance Department

Subject: Flood Zone Re-mapping in Los Angeles

Loan Number: _____

Property Address: _____

Dear _____:

As a result of the completion of levee restoration work in the Los Angeles area, the special flood hazard area previously designated as Zone AR and later converted to Zone A99 have been removed from the Flood Insurance Rate Maps by Letter of Map Revision effective January ____, 2002.

The Letter of Map Revision affects the following communities where most of the properties have been placed in a lower risk flood Zone X:

Los Angeles County and the Cities of Bellflower, Carson, Compton, Downey, Lakewood, Long Beach, Lynwood, Montebello, Paramount, Pico Rivera and South Gate

After reviewing the revised map panels, it appears that my building is no longer located in a special flood hazard area. A copy of FEMA's cover letter identifying the case number of the Letter of Map Revision is attached for your reference. Please make a new map determination on my building. If it is determined that my building is no longer located in a special flood hazard area, kindly provide me with a letter stating that "the requirement for flood insurance no longer applies because my building is now in a Zone X". This documentation is required by The National Flood Insurance Program in order to cancel my flood policy and obtain a refund.

I understand that FEMA encourages the voluntary purchase of flood insurance in the low to moderate risk flood zones (B, C and X) and, that my homeowner's insurance does not cover flood damage.

Thank you for your attention to this matter.

Sincerely,

Enc.